

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Ronald Lynn Morrison
Debtor

Case No. 19-00692-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Oct 19, 2023

User: AutoDocke
Form ID: 3180W

Page 1 of 4
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2023:

Recip ID	Recipient Name and Address
db	+ Ronald Lynn Morrison, 1716 N third Street, Harrisburg, PA 17102-1817
5163951	+ DIANE L MORRISON, 4161 SPRING VALLEY ROAD, HARRISBURG, PA 17109-5022
5204004	+ Harrisburg City, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
5204005	+ Harrisburg City School District, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Oct 19 2023 22:40:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ EDI: RECOVERYCORP.COM	Oct 19 2023 22:40:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5163943	+ Email/PDF: bncnotices@becket-lee.com	Oct 19 2023 18:42:16	AMERICAN EXPRESS BANK, PO BOX 981535, EL PASO TX 79998-1535
5170510	Email/PDF: bncnotices@becket-lee.com	Oct 19 2023 18:42:08	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5163944	EDI: CITICORP.COM	Oct 19 2023 22:37:00	BROOKS BROTHERS, PO BOX 6403, SIOUX FALLS, SD 57117-6403
5163945	EDI: WFNNB.COM	Oct 19 2023 22:40:00	CB/BON, BK NOTICES, PO BOX 182125, COLUMBUS, OH 43218-2125
5163946	EDI: WFNNB.COM	Oct 19 2023 22:40:00	CB/PIER1, BK NOTICES, PO BOX 182125, COLUMBUS, OH 43218-2125
5163947	+ EDI: WFNNB.COM	Oct 19 2023 22:40:00	CB/PTRYBRN, PO BOX 182789, COLUMBUS, OH 43218-2789
5163949	EDI: PENNDEPTREV	Oct 19 2023 22:40:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5163949	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 19 2023 18:40:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5184965	Email/PDF: bncnotices@becket-lee.com	Oct 19 2023 18:42:08	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5191078	+ EDI: CITICORP.COM	Oct 19 2023 22:37:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
5163965	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Oct 19 2023 18:40:00	UNEMP COMP OVERPAYMENT MATTERS, DEPT OF L&I - OFFICE OF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121
5163952	+ EDI: DISCOVER.COM		

		Oct 19 2023 22:37:00	DISCOVER FINANCIAL SERVICES LLC (p), PO BOX 15316, WILMINGTON, DE 19850-5316
5163953	+ EDI: DISCOVERPL		
		Oct 19 2023 22:40:00	DISCOVER PERSONAL LOANS, PO BOX 30954, SALT LAKE CITY, UT 84130-0954
5163958	EDI: CITICORP.COM		
		Oct 19 2023 22:37:00	MACY'S - BANKRUPTCY PROCESSING, PO BOX 8053, MASON, OH 45040
5190983	EDI: Q3G.COM		
		Oct 19 2023 22:40:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
5165505	EDI: DISCOVER.COM		
		Oct 19 2023 22:37:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5163950	Email/Text: bk@freedomfinancialnetwork.com		
		Oct 19 2023 18:40:00	CONSOLIDATION PLUS, 4940 S WENDLER DR #210, TEMPE, AZ 85282
5163954	EDI: CITICORP.COM		
		Oct 19 2023 22:37:00	GOODYEAR/CBNA, PO BOX 6403, SIOUX FALLS, SD 57117-6403
5163955	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov		
		Oct 19 2023 18:42:16	HUD HEADQUARTERS, BANKRUPTCY NOTICES, 451 7TH STREET SW, WASHINGTON, DC 20410-0001
5163956	EDI: IRS.COM		
		Oct 19 2023 22:37:00	INTERNAL REVENUE SERVICE - CIO, PO BOX 7346, PHILADELPHIA, PA 19101-7346
5163948	Email/Text: info@pamd13trustee.com		
		Oct 19 2023 18:40:00	CHARLES J DEHART, III, ESQ., 8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036
5163957	+ Email/Text: PBNCNotifications@peritussservices.com		
		Oct 19 2023 18:40:00	KOHL'S/CAPONE, COLLECTION DEPARTMENT, PO BOX 3084, MILWAUKEE, WI 53201-3084
5272279	Email/PDF: resurgentbknotifications@resurgent.com		
		Oct 19 2023 18:42:07	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
5272278	Email/PDF: resurgentbknotifications@resurgent.com		
		Oct 19 2023 18:42:08	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
5171269	Email/PDF: MerrickBKNotifications@Resurgent.com		
		Oct 19 2023 18:42:07	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5163959	+ Email/PDF: MerrickBKNotifications@Resurgent.com		
		Oct 19 2023 18:42:07	MERRICK BANK COURT NOTICES, PO BOX 9201, OLD BETHPAGE, NY 11804-9001
5163960	Email/Text: bnc@nordstrom.com		
		Oct 19 2023 18:40:16	NORDSTROM CARD SERVICES, PO BOX 6566, ENGLEWOOD, CO 80155-6566
5163961	+ EDI: RMSC.COM		
		Oct 19 2023 22:37:00	PAYPAL CREDIT, BANKRUPTCY NOTICES, PO BOX 5138, TIMONIUM, MD 21094-5138
5163962	+ Email/PDF: ebnotices@pnmac.com		
		Oct 19 2023 18:42:07	PENNYMAC LOAN SERVICES LLC, 6101 CONDOR DRIVE, STE 310, MOORPARK, CA 93021-2602
5301907	EDI: PRA.COM		
		Oct 19 2023 22:40:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5301908	EDI: PRA.COM		
		Oct 19 2023 22:40:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5163963	+ Email/Text: bankruptcynotices@psecu.com		
		Oct 19 2023 18:40:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
5192893	+ Email/PDF: ebnotices@pnmac.com		
		Oct 19 2023 18:42:22	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
5188384	EDI: Q3G.COM		
		Oct 19 2023 22:40:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5192773	+ Email/Text: bncmail@w-legal.com		

		Oct 19 2023 18:40:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
5164326	+ EDI: RMSC.COM		
		Oct 19 2023 22:37:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5163964	+ EDI: CITICORP.COM		
		Oct 19 2023 22:37:00	THD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
5163966	+ Email/Text: ra-li-occ-esbkpt-hbg@pa.gov		
		Oct 19 2023 18:40:00	UNEMPL COMP TAX MATTERS, HARRISBURG CASES L&I OFF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751

TOTAL: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
5303720	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5303721	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5263687	*+	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 21, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2023 at the address(es) listed below:

Name	Email Address
Brian C Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Dorothy L Mott	on behalf of Debtor 1 Ronald Lynn Morrison DorieMott@aol.com karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendr on@gmail.com;MottGendronLaw@jubileebk.net
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
Kara Katherine Gendron	on behalf of Debtor 1 Ronald Lynn Morrison

District/off: 0314-1

User: AutoDocke

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Date Rcvd: Oct 19, 2023

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karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;MottGendronLaw@jubileebk.net

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1

Ronald Lynn Morrison

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2783

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-00692-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Ronald Lynn Morrison
aka Ronald Morrison10/19/23**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.